

**AFFIDAVIT OF STEVEN E. BRATSCHIE**

STATE OF MICHIGAN     )  
                                      )SS  
COUNTY OF KENT         )

I, Steven E. Bratschie, being duly sworn, depose and states under penalty of perjury as follows:

- 1) I am an attorney licensed to practice law before the courts in the State of Michigan, and I am the senior attorney and owner of Steven E. Bratschie & Associates, P.C.
- 2) I make this affidavit of my own personal knowledge, and if called to testify, I could and would testify truthfully to the following.
- 3) I, Steven E. Bratschie, do not practice law or conduct any type of business in the State of Virginia.
- 4) The law firm of Steven E. Bratschie & Associates, P.C. is a professional corporation which is incorporated and exists under the laws of the State of Michigan and is located in Kentwood, Michigan.
- 5) The law firm of Steven E. Bratschie & Associates, P.C. does not conduct business in the State of Virginia.
- 6) The law firm of Steven E. Bratschie & Associates, P.C. represents West Michigan Debt Collections, Inc. ("WMDC").
- 7) WMDC is a corporation which is incorporated and exists under the laws of the State of Michigan.

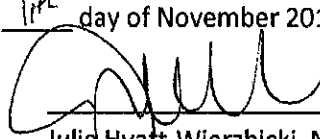


- 8) WMDC does not regularly conduct business in the State of Virginia.
- 9) As of today's date, there is currently a case pending in the 2-A District Court in Adrian, Michigan involving virtually the same issues as those alleged in the Complaint at hand.

FURTHER, affiant sayeth not



Subscribed and sworn to before me this 11<sup>th</sup> day of November 2011.



Julie Hyatt-Wierzbicki, Notary Public  
Kent County, Michigan  
Acting in Kent County, Michigan  
My Commission Expires: 10-5-2014